UNITED STATES DISTRICT COURT DISTRICT OF NEW JERSEY

ALMA AND GREGORY RUSH,

Hon. Freda L. Wolfson

Civil Action No.: 12-cv-02276-FLW-DEA

Plaintiff,

v.

PORTFOLIO RECOVERY ASSOCIATES, LLC,

Defendant.

DECLARATION

Now comes Nyetta C. Jackson and pursuant to 28 U.S. C. 1746, declares under penalty of perjury that the following is true and correct:

- 1. I am over eighteen years of age and am of sound mind.
- 2. I am designated by Portfolio Recovery Associates, LLC (hereinafter "PRA") as its custodian of records and am authorized by it to make this declaration.
 - 3. I am employed by PRA as its Vice President of Operations.
 - 4. PRA is in the business of purchasing receivable accounts and collecting them.
- 5. I am familiar with the process and procedure by which PRA maintains its records of the purchase of such receivable accounts and its activity thereafter with respect to such accounts.
- 6. I am also familiar with the policies and procedures utilized by PRA in the collection of such accounts.
- 7. In the regular course of its purchase of these accounts, it maintains files concerning such purchases and its activities with respect to such accounts thereafter.

- 8. I have reviewed PRA's records and PRA does not have any accounts in the name of Gregory Rush.
 - 9. PRA has not attempted to contact Gregory Rush to collect any account.
- 10. I have reviewed the file maintained by PRA, concerning its purchase of an account in the name of Alma Rush from World Financial Network National Bank and its activities with respect to the account thereafter.
- 11. The file concerning the account in the name of Alma Rush was maintained by PRA in the regular course of business of purchasing and collecting accounts.
- 12. Entries into the account notes for this account became part of PRA's files at or near the time that they were assigned by persons with knowledge of these documents. Copies of PRA's account notes for the account in the name of Alma Rush are attached hereto as Exhibit A.
- 13. These notes became part of this account record in the course of PRA's regularly conducted business activity.
- 14. PRA's records evidence that on or about April 29, 2010, PRA purchased an account in the name of Alma Rush from World Financial Network National Bank.
- 15. PRA made attempts to collect the account, including sending a letter to Alma Rush on May 19, 2010. The letter was not returned.
 - 16. PRA also attempted to contact Alma Rush regarding the account via telephone.
- 17. In the one year preceding the filing of Plaintiff's complaint, PRA attempted to call Alma at a telephone number ending in 1003 with area code (908) a total of thirty nine times regarding the account.

- 18. Of those thirty nine phone calls, thirty three of them were unanswered, three reached an answering machine but no message was left and the remaining three resulted in someone picking up the phone and then hanging up.
- 19. Thirteen of those calls were made between December 2011 and January 2012, all of which went unanswered.
 - 20. PRA never spoke to Alma during this time period.
- 21. All calls to Alma were made between the hours of 8:00 am and 9:00 pm, at Alma's local time
- 22. REDACTED FROM ONLINE FILING PURSUANT TO DISCOVERY CONFIDENTIALITY ORDER DATED MARCH 7, 2013.
- 23. REDACTED FROM ONLINE FILING PURSUANT TO DISCOVERY CONFIDENTIALITY ORDER DATED MARCH 7, 2013.
- 24. REDACTED FROM ONLINE FILING PURSUANT TO DISCOVERY CONFIDENTIALITY ORDER DATED MARCH 7, 2013.
- 25. REDACTED FROM ONLINE FILING PURSUANT TO DISCOVERY CONFIDENTIALITY ORDER DATED MARCH 7, 2013.
- 26. REDACTED FROM ONLINE FILING PURSUANT TO DISCOVERY CONFIDENTIALITY ORDER DATED MARCH 7, 2013.

- 27. REDACTED FROM ONLINE FILING PURSUANT TO DISCOVERY CONFIDENTIALITY ORDER DATED MARCH 7, 2013.
- 28. REDACTED FROM ONLINE FILING PURSUANT TO DISCOVERY CONFIDENTIALITY ORDER DATED MARCH 7, 2013.
- 29. REDACTED FROM ONLINE FILING PURSUANT TO DISCOVERY CONFIDENTIALITY ORDER DATED MARCH 7, 2013.
- 30. REDACTED FROM ONLINE FILING PURSUANT TO DISCOVERY CONFIDENTIALITY ORDER DATED MARCH 7, 2013.
- 31. REDACTED FROM ONLINE FILING PURSUANT TO DISCOVERY CONFIDENTIALITY ORDER DATED MARCH 7, 2013.
- 32. REDACTED FROM ONLINE FILING PURSUANT TO DISCOVERY CONFIDENTIALITY ORDER DATED MARCH 7, 2013.
- 33. REDACTED FROM ONLINE FILING PURSUANT TO DISCOVERY CONFIDENTIALITY ORDER DATED MARCH 7, 2013.
- 34. Only two calls were attempted on January 24, 2012, one at 1:50 pm and one at 6:40 pm. Both were unanswered. No calls were placed on January 26, 2012.
- 35. Only three calls were attempted on Sundays: May 22, 2011 at 5:52 pm, June 12, 2011 at 3:01 pm and August 21, 2011 at 7:04 pm. No calls were made to Alma on Sunday mornings during this time period.

- 36. At no time from the date that PRA purchased the account through the date of the filing of the complaint in this matter has PRA received any payment from Alma or anyone on the account.
- 37. At no time from the date that PRA purchased the account through the date of the filing of the complaint in this matter has PRA received any correspondence from Alma disputing the account.
- 38. When attempting to contact Alma, PRA did not intend to annoy, harass, oppress, or abuse any one.
- 39. When contacting or attempting to contact the Alma, PRA intended to communicate with the Alma and attempt to set up payment arrangements for the satisfaction of the debt at issue.
- 40. On or about January 31, 2012 at 12:45 PM, PRA's disputed department received and processed a letter from Kimmel & Silverman, PC, a copy of which is attached hereto as Exhibit B.
- 41. The letter references "Rush, Alma & Gregory v. Portfolio Recovery Associates, Inc."
- 42. The letter indicates that Kimmel & Silverman represents the above named individual regarding claims against PRA but does not reference any account that PRA has with either party.
- 43. After PRA was able to determine the account to which the letter referred, and pursuant to PRA's policies and procedures, the letter was then placed in Alma's file and a notation was placed on the account so that no further calls could be made to Alma.

- 44. REDACTED FROM ONLINE FILING PURSUANT TO DISCOVERY CONFIDENTIALITY ORDER DATED MARCH 7, 2013.
- 45. REDACTED FROM ONLINE FILING PURSUANT TO DISCOVERY CONFIDENTIALITY ORDER DATED MARCH 7, 2013.
- 46. After the cease & desist was noted on Alma's account, no further calls were made to Alma.
- 47. On February 1, 2012, a letter was sent to Plaintiffs' attorneys advising them that the account would be closed and no further attempts would be made to collect on the account. A copy of the letter is attached hereto as Exhibit C.

I certify under penalty of perjury under the laws of the United States of America that the foregoing statements made by me are true and correct. I am aware that if they are willfully false, I am subject to punishment.

Dated: March 213013

Exhibit "A"

Date	Entry	ACT	RST	Note			
4/18/2012 8:51:18 AM		ARS	INS				
3/9/2012 7:00:41 PM		ARS	INS	Tradeline not reported because Contract Date/Date of First Delinquency are too old. No CB Reporting date set to 1/1/1970 for reference purposes.			
2/1/2012 10:22:53 AM	<u>DSP024</u>	ARS	LTR	DL2 - UDF manual letter requested for N1			
2/1/2012 10:22:21 AM	DSP024	ARS	INS	rcvd atty's general dspt, pop score si under 75, pprg acct and deleted the tradeline, AUD control #58700973.			
1/31/2012 12:45:32 PM	<u>DSP031</u>	INC	CND	RECIEVED WRITTEN CORR CERTIFIED MAILATTY CRAID THORN KIMMEL OF KIMMEL & SILVERMAN, PCCND ALL CONTACT WITH N1COPY TO X-DOC			
12/31/2011 9:27:32 AM		DH	NA	Dialed 1003)No Answer			
12/19/2011 2:54:09 PM		DH	NA	Dialed (1003)No Answer			
12/1/2011 3:41:36 PM		DH	NA	Dialed (1003)No Answer			
12/1/2011 8:30:18 AM		DH	NA	Dialed (1003)No Answer			
11/19/2011 1:17:23 PM		DH	NA	Dialed 1003)No Answer			
10/20/2011 9:42:48 AM		DH	NA	Dialed 1003)No Answer			
9/20/2011 5:30:13 PM		DH	NA	Dialed 1003)No Answer			
9/20/2011 9:47:29 AM		DH	NA	Dialed 1003)No Answer			
9/2/2011 4:44:41 PM		DH	NA	Dialed 1003)No Answer			
9/2/2011 8:55:33 AM		DH	NA	Dialed (1003)No Answer			
8/21/2011 7:04:15 PM	PRH046	DH	NM	No Msg at 1003 [HOME] NA NM PERSON HU			
8/3/2011 8:33:31 PM		DH	NA	Dialed (1003)No Answer			
7/22/2011 12:40:16 PM		DH	NA	Dialed (1003)No Answer			
6/27/2011 8:35:59 PM		DH	NA	Dialed (1003)No Answer			
6/27/2011 10:05:25 AM		DH	NA	Dialed (1003)No Answer			
6/22/2011 8:47:24 PM	PRH324	DH	NM	No Msg at 1003 [HOME] PU HU			
6/12/2011 3:01:38 PM	PRP048	DH	sто	DIALED RELATION 1 HOME: 1003 MOP SD HELLO THEN HU AFTER I ASKED FOR N1.			
5/27/2011 8:37:20 PM		DH	NA	Dialed (1003)No Answer			
5/27/2011 6:06:01 PM		DH	NA	Dialed (1003)No Answer			
5/27/2011 8:22:47 AM		DH	NA	Dialed (1003)No Answer			
5/22/2011 5:52:01 PM		DH	NA	Dialed (1003)No Answer			
5/19/2011 5:51:56 PM	PRT186	DH					
5/19/2011 9:32:09 AM		DH	NA	Dialed (1003)No Answer			
5/12/2011 7:25:15 PM		DH	NA	Dialed (1003)No Answer			
5/12/2011 9:49:52 AM		DH	NA	Dialed (1003)No Answer			
4/28/2011 5:55:35 PM		DH	NA	Dialed (1003)Answering machine			
4/28/2011 8:50:39 AM		DH	NA	Dialed 1003)No Answer			
4/23/2011 12:49:18 PM		DH	NA	Dialed (1003)No Answer			
4/20/2011 7:40:56 PM		DH	NA	Dialed 1003)Answering machine			
4/20/2011 4:17:42 PM		DH	NA	Dialed 1003)Answering machine			
4/20/2011 2:39:15 PM		DH	NA	Dialed 1003)No Answer			
4/13/2011 7:11:11 PM		DH	NC	Dialed 1003)Line idle after dial			
4/13/2011 8:18:44 AM		DH	NA	Dialed 1003)No Answer			
4/5/2011 8:40:10 PM		DH	NA	Dialed (1003)No Answer			
4/5/2011 8:15:53 AM		DH	NA	Dialed (1003)No Answer			
3/29/2011 6:45:41 PM		DH	NA	Dialed (1003)No Answer			
5/23/2011 0.43.41 FIVI		ווט	14/7	TOUGHTO AIISWEI			

0/00/0044 0:00:50 DM	DII NO	1000\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\
3/20/2011 8:32:58 PM	DH NO	·
3/13/2011 3:21:25 PM	DH NA	<u> </u>
2/17/2011 6:39:22 PM	DH NO	
2/17/2011 11:24:12 AM	DH NA	, , , , , , , , , , , , , , , , , , ,
2/13/2011 2:37:42 PM	DH NA	, 5 .
2/10/2011 6:50:06 PM	DH NA	, ,
2/10/2011 9:11:04 AM	DH NA	
2/8/2011 8:50:39 PM	DH NA	Dialed 1003)No Answer
2/8/2011 6:05:16 PM	DH NA	Dialed 1003)No Answer
2/8/2011 1:41:16 PM	DH NA	Dialed 1003)No Answer
2/2/2011 4:53:37 PM	DH NA	1003)No Answer
1/31/2011 8:33:58 PM	DH NO	Dialed 1003)Line idle after dial
1/31/2011 3:30:15 PM	DH NA	1003)No Answer
1/27/2011 8:46:05 PM	DH NA	1003)No Answer
1/27/2011 6:10:25 PM	DH NO	Dialed 1003)Line idle after dial
1/27/2011 8:50:19 AM	DH NA	Dialed 1003)No Answer
1/26/2011 8:28:33 PM	DH NA	Dialed 1003)No Answer
1/26/2011 8:55:30 AM	DH NA	Dialed 1003)No Answer
1/24/2011 2:33:14 PM	DH NA	Dialed 1003)No Answer
1/21/2011 6:46:10 PM	DH NA	Dialed 1003)No Answer
1/21/2011 8:33:40 AM	DH NA	Dialed 1003)No Answer
1/19/2011 7:16:49 PM	DH NA	·
1/19/2011 3:06:12 PM	DH NA	
1/18/2011 7:47:54 PM	DH NA	<u> </u>
1/18/2011 2:17:52 PM	DH NA	
1/14/2011 8:34:35 AM	DH BS	<u> </u>
1/11/2011 6:59:18 PM	DH BS	, , ,
1/11/2011 2:06:57 PM	DH NA	
		DIALED RELATION 1 HOME: 1003 KOP SD NO N1 THERE
1/9/2011 4:09:44 PM PRP004	DH ST	ASKED FOR AN ADULT SD NO EOC DID NTO REMOVE # YET
1/6/2011 3:46:04 PM	DH NA	Dialed 1003)No Answer
12/30/2010 7:31:06 PM	DH NA	1003)No Answer
12/30/2010 4:52:12 PM	DH NA	1003)No Answer
12/28/2010 5:40:24 PM PRK051	DH NN	No Msg at 1003 [HOME] PU/HU NOML
12/28/2010 11:14:03 AM	DH NA	Dialed 1003)No Answer
12/27/2010 7:35:23 PM	DH NA	Dialed 1003)No Answer
12/22/2010 4:45:45 PM PRA312	DH NN	
40/40/0040 0 44 54 DM DDU404	D	IN WHICH TO CONTACT N1. CONTINUE COLLECTION EFFORTS.
12/19/2010 3:41:54 PM PRH121	DH NN	M No Msg at 1003 [HOME]
12/17/2010 10:07:26 AM	DH NA	· ·
12/15/2010 8:56:23 AM	DH NA	, , , , , , , , , , , , , , , , , , ,
12/10/2010 8:55:14 AM	DH NA	
12/7/2010 3:05:55 PM PRP042	DH LM	DIALED RELATION 1 HOME: 1003 LM W/ WOP
12/4/2010 11:45:31 AM	DH NA	Dialed 1003)No Answer
12/2/2010 11:56:54 AM	DH NA	Dialed 1003)No Answer

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11/19/2010 2:52:22 PM		DH	NA	Dialed 1003)No Answer
11/17/2010 6:48:02 PM		DH	NA	Dialed (1003)No Answer
11/17/2010 10:03:28 AM		DH	NA	Dialed (1003)No Answer
11/10/2010 1:04:18 PM		DH	NA	Dialed 1003)No Answer
11/3/2010 3:35:05 PM	PRH126	DH	LM	Left Msg at 1003 [HOME] LM W/WOP
11/1/2010 8:38:32 PM		DH	NA	Dialed 1003)Answering machine
11/1/2010 12:32:26 PM		DH	NA	Dialed 1003)No Answer
10/28/2010 9:34:50 AM		DH	NA	Dialed (1003)No Answer
10/20/2010 9:34:14 AM		DH	NA	Dialed (1003)No Answer
10/17/2010 6:44:36 PM		DH	NA	Dialed (1003)No Answer
10/2/2010 8:57:53 AM		DH	NA	Dialed (1003)No Answer
9/30/2010 8:26:39 AM		DH	NA	Dialed (1003)No Answer
9/28/2010 1:37:50 PM		DH	NA	Dialed (1003)No Answer
9/26/2010 2:25:31 PM		DH	NA	Dialed (1003)No Answer
9/23/2010 7:57:13 PM		DH	NA	Dialed (1003)No Answer
9/23/2010 9:46:13 AM		DH	NA	Dialed (1003)No Answer
9/20/2010 11:31:24 AM		DH	LM	Dialed (1003)Virtual msg to AUTOV
				NCOA Processing Results for: 335 LIBERTY BLVD PHILLIPSBURG, NJ 08865-3806 Move Date: N/A Move Type: N/A Delivery Point Verification: VALID
6/24/2010 4:44:54 PM		ARS	INS	DPV Footnotes: Primary: INPUT ADDR MATCHED ZIP4 FILE Secondary: INPUT ADDR MATCHED DPV (ALL COMPONENTS) Zip Processing Notes: INPUT ZIP COMFIRMED NORMAL STREET SUCCESSFUL ADDR MATCH NEW ADDR NOT FURNISHED
6/22/2010 8:43:20 PM	PRA189	DH	DIS	Wrong Number - 1003 [HOME] WN SPOKE TO MOP AND SAID WRONG NUMBER
6/22/2010 8:43:15 AM		DH	NA	Dialer Dialed (1003)No Answer
6/19/2010 8:47:59 AM		DH	NA	Dialer Dialed (1003)No Answer
6/17/2010 7:35:16 PM		DH	NA	Dialer Dialed (1003)No Answer
6/17/2010 8:18:43 AM		DH	NA	Dialer Dialed (1003)No Answer
6/10/2010 1:09:56 PM		DH	LM	Dialer Dialed (1003)Virtual msg to AUTOV
6/4/2010 1:08:57 PM		DH	LM	Dialer Dialed (1003)Virtual msg to AUTOV
5/19/2010 8:27:50 AM		ARS	INS	001 LETTER PROCESSED AS 001
5/18/2010 4:51:24 PM	<u>NLP</u>		LTR	(001)Notification Letter - SYSTEM
5/18/2010 11:27:11 AM		ARS	INS	NCOA Processing Results for: 335 LIBERTY BLVD PHILLIPSBURG, NJ 08865-3806 Move Date: N/A Move Type: N/A Delivery Point Verification: VALID DPV Footnotes: Primary: INPUT ADDR MATCHED ZIP4 FILE Secondary: INPUT ADDR MATCHED DPV (ALL COMPONENTS) Zip Processing Notes: INPUT ZIP COMFIRMED NORMAL STREET

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SUCCESSFUL ADDR MATCH NEW ADDR COULD NOT BE FURNISHED Call History Page 1 of 1

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Close Window						
Account	Phone Number	Call Date/Time	Agent	Call Method	Contact Type	Call Result
8913	1003	11/19/2011 1:17:23 PM		Dialed	No Contact	No answer
8913	1003	12/1/2011 8:30:18 AM		Dialed	No Contact	No answer
8913	1003	12/1/2011 3:41:36 PM		Dialed	No Contact	No answer
8913	1003	12/19/2011 2:54:09 PM		Dialed	No Contact	No answer
8913	1003	12/31/2011 9:27:32 AM		Dialed	No Contact	No answer
8913	1003	1/10/2012 2:28:41 PM		Dialed	No Contact	No answer
8913	1003	1/10/2012 8:28:23 PM		Dialed	No Contact	No answer
8913	1003	1/16/2012 2:26:02 PM		Dialed	No Contact	No answer
8913	1003	1/16/2012 7:36:39 PM		Dialed	No Contact	No answer
8913	1003	1/20/2012 4:01:59 PM		Dialed	No Contact	No answer
8913	1003	1/20/2012 7:59:04 PM		Dialed	No Contact	No answer
8913	1003	1/24/2012 1:50:36 PM		Dialed	No Contact	No answer
8913	1003	1/24/2012 6:40:11 PM		Dialed	No Contact	No answer
8913	1003	1/30/2012 12:53:28 PM		Dialed	No Contact	No answer

Exhibit "B"

CRAIG THOR KIMMEL*.^
ROBERT M. SILVERMAN**-

Member, PA Bar
Member, NJ Bar
Member, DE Bar
Member, MY Bar
Member, MA Bar
Member, MD Bar
Member, MB Bar
Member, OH Bar
Member, MI Bar
Member, NT Bar
Member, TN Bar
Member, TN Bar

" Member, WY Bar

* Member, DC Bar * Member, CA Bar



JACQUELINE C. HERRITT"**
ROBERT A. RAPKIN*
ANGELA K. TROCCOLI"**
FRED DAVIS"

AMY L. BENNECOFF

CHRISTINA GILL ROSEMAN**

W. CHRISTOPHER COMPONOVO*

RICHARD A. SCHOLER'
TARA L. PATTERSON'

TIMOTHY J. ABEEL, JR."

JACOB U. GINSBURG*

JOSEPH L. GENTILCORE*

www.CREDITLAW.com (800)-NOT-FAIR

CORPORATE HEADQUARTERS

30 E. Butler Pike, Ambler, PA 19002 Toll Free (800)-668-3247 Fax (877)-788-2864

DELAWARE, 501 Silverside Road, Suite 118, Wilmington, DE 19809, (302) 791-9373

NEW ENGLAND, 60 Hartford Pike, P.O. Box 325, Dayville, CT 06241, (860) 866-4380

NEW JERSEY, Executive Quarters, 1930 E. Marlton Pike, Suite Q29, Cherry Hill, NJ 08003, (856) 429-8334

NEW YORK, 1001 Avenue of the Americas, 12th Floor, New York, NY 10018, (212) 719-7543

WESTERN DISTRICT OF NY, 1207 Delaware Avenue, Suite 440, Buffalo, NY 14209, (716) 332-6112

W. PENNSYLVANIA, 210 Grant Street, Suite 202, Pittsburgh, PA 15219, (412) 566-1001

Please reply to CORPORATE HEADQUARTERS

January 26, 2012

CERTIFIED MAIL 7010 0780 0000 0473 0281

Portfolio Recovery Associates Attn: Legal Department 120 Corporate Blvd. Norfolk, VA 23502

RE: Rush, Alma & Gregory v. Portfolio Recovery Associates, Inc. 335 Liberty Blvd., Phillipsburg, NJ 08865

Dear Sir or Madam:

age gas in west a

Please be advised that we represent the above-named individual regarding claims against your company pursuant to the Federal Fair Debt Collection Practices Act, 15 U.S.C 1692, et seq. and State law. Having been formally notified of representation, we respectfully demand you not contact our client for any reason. Instead, please direct all future contact and correspondence to our attention only. We reserve the right to seek injunctive relief should you fail to honor these directives.

THIS LETTER ALSO SERVES AS NOTICE TO IMMEDIATELY CEASE AND DESIST CONTACTING OUR CLIENT with respect to the collection or attempted collection of any debt, pursuant to the federal Fair Debt Collection Practices Act, 15 U.S.C. §§ 1692b(6) and 1692c(b), et seq. There to be absolutely no calls, letters, or other communications whatsoever by any debt collector. Do not contact our client at home, at work, by cellular phone, by mail or otherwise.

Based upon the information received to date, an FDCPA claim is being prepared and will be filed against your company without further advance notice. You may if desired, contact us to discuss the matter but in any event, do not attempt to communicate with our client directly.

Sincerely,

/s/ Craig Thor Kimmel

CRAIG THOR KIMMEL

Exhibit "C"

PORTFOLIO RECOVERY ASSOCIATES, LLC

P.O. Box 12914 Norfolk, VA 23541 PHONE (800) 772-1413

2/1/2012

DL2UDF

KIMMEL & SILVERMAN, PC 30 E BUTLER PIKE

AMBLER, PA 19002

Re: ALMA RUSH

PRA Account/Reference No.: 8913

WORLD FINANCIAL NETWORK NATL BANK/FASHION BUG/WORLD

FINANCIAL NETWORK NATL BANK

Dear KIMMEL & SILVERMAN, PC:

I am writing to inform you that Portfolio Recovery Associates has closed the account referenced above and will no longer attempt to collect the balance of this account from your client.

Attached please find the Universal Data Form that was filed electronically to request that the three major credit reporting agencies delete PRA's trade for this account from your client's credit reports. Please allow up to 90 days for each of the three agencies to update their records accordingly.

Kindly forward this letter and attachment to your client so he can retain a copy for his permanent records.

Sincerely yours,

Portfolio Recovery Associates 140 Corporate Boulevard Norfolk, VA 23502

Telephone: (800) 772-1413 Fax: (757) 321-2518/2519

This letter is from a debt collector.

NOTICE: SEE ADDITIONAL PAGE FOR IMPORTANT INFORMATION

MAKE ALL CHECKS PAYABLE TO: Portfolio Recovery Associates, LLC Page 19 of 19 Page 10: 102

SEND ALL PAYMENTS TO: Portfolio Recovery Associates, LLC, P.O. Box 12914, Norfolk, VA 23541

COMPANY ADDRESS: Portfolio Recovery Associates, LLC 120 Corporate Boulevard, Norfolk, VA 23502

DISPUTES CORRESPONDENCE ADDRESS: PRA Disputes Dept., 140 Corporate Boulevard, Norfolk, VA 23502 **DISPUTES DEPT. E-MAIL ADDRESS:** PRA Disputes@portfoliorecovery.com

DEBIT CARD TRANSACTION FEES: Third party vendors may charge a transaction fee for processing payments made by debit card; however, PRA does not charge or accept any fees. Please discuss this option with our staff if you have any questions.

QUALITY SERVICE SPECIALISTS AVAILABLE Mon. - Fri. 8 AM to 5 PM (EST)

Not happy with the way you were treated? Our company strives to provide professional and courteous service to all our customers. Contact one of our staff to discuss issues related to our quality of service to you by phone at (866) 925-7109 or by e-mail at qualityservice@portfoliorecovery.com.

PRIVACY NOTICE: We collect certain personal information about you from the following sources: (a) information we receive from you; (b) information about your transactions with our affiliates, others, or us; (c) information we receive from consumer reporting agencies. We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted by law. We restrict access to nonpublic information about you to those employees and entities that need to know that information in order to collect your account. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

NOTICE: We are required under state law to notify consumers of the following rights. This list does not include a complete list of rights consumers have under state and federal laws:

CALIFORNIA: The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP or www.ftc.gov. Nonprofit credit counseling services may be available in the area.

COLORADO: Office located at 4600 South Syracuse Street, Suite 938, Denver, CO 80237. Telephone (866) 508-4751. FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE WWW.COLORADOATTORNEYGENERAL.GOV/CA. A consumer has the right to request in writing that a debt collector or collection agency cease further communication with the consumer. A written request to cease communication will not prohibit the debt collector or collection agency from taking any other action authorized by law to collect the debt.

MAINE: Telephone number at licensed location is (800)772-1413. Hours of operation at licensed location are 7:30 AM - 11 PM Monday through Friday, 8 AM - 5 PM Saturday, and 2 PM - 9 PM Sunday (EST).

MASSACHUSETTS: Office located at 49 Winter St., Weymouth, MA 02188. Telephone (800)772-1413. Hours of operation are 9 AM to 6 PM Monday through Thursday (EST). NOTICE OF IMPORTANT RIGHTS: YOU HAVE THE RIGHT TO MAKE A WRITTEN OR ORAL REQUEST THAT TELEPHONE CALLS REGARDING YOUR DEBT NOT BE MADE TO YOU AT YOUR PLACE OF EMPLOYMENT. ANY SUCH ORAL REQUEST WILL BE VALID FOR ONLY TEN DAYS UNLESS YOU PROVIDE WRITTEN CONFIRMATION OF THE REQUEST POSTMARKED OR DELIVERED WITHIN SEVEN DAYS OF SUCH REQUEST. YOU MAY TERMINATE THIS REQUEST BY WRITING TO THE DEBT COLLECTOR.

NEW YORK CITY: City of New York License Numbers – 1096994, 1394695, 1394697, 1394696, 1394698, 1394700, 1394699, 1394694.

NORTH CAROLINA: Collection Agency Permit No. 4132.

TENNESSEE: This collection agency is licensed by the Tennessee Collection Service Board of the Department of Commerce and Insurance. (#00000770)